

EMPLOYER RESPONSIBILITIES

HOUSTON ONE STOP BUSINESS CENTER, P.O. Box 1562, Houston, Tx. 77251 - PH: 713-247-2982

THE FOLLOWING AGENCIES REGULATE BUSINESSES WITH EMPLOYEES. TO DETERMINE WHETHER OR NOT YOU HAVE EMPLOYEES, OR FOR INFORMATION ON CONTRACT EMPLOYEES AND EMPLOYEE LEASING, CALL THE **TEXAS WORKFORCE COMMISSION**. FOR SPECIFIC LAWS OR STATUTES, CONTACT THE INDIVIDUAL AGENCY.

SEE ALSO: www.tded.state.tx.us/guide/STEP4.html

◆ **TEXAS WORKFORCE COMMISSION** www.twc.state.tx.us
281-933-3858 (1-800-832-9394)

12455 Beechnut, Houston. The TWC Tax Office handles Unemployment Insurance Taxes and the State Employment I.D. Number. CALL THE TWC IF YOU HAVE QUESTIONS ABOUT BEING AN EMPLOYER VERSUS A CONTRACTOR. The Payday Law Unit is at 800-832-9243. TWC also administers the Texas Unemployment Compensation Act (TUCA), the Texas Child Labor Law, the Texas Payday Law, and the Texas Minimum Wage Act. **UNEMPLOYMENT INSURANCE HOTLINE: 800-558-8321.**

◆ **TEXAS NEW HIRE PROGRAM** www.TexasNewHire.state.tx.us
1-888-839-4473

P.O.Box 149224, Austin, 78714. **Effective October 1, 1998**, in accordance with the federal Personal Responsibility and Work Opportunity Reconciliation Act (**PRWORA**) of 1996, all Texas employers will be required to report certain information on newly hired and rehired employees to a State Directory of New Hires. Under federal welfare reform legislation enacted last year, New Hire Reporting is a program for the reporting by employers of information on newly hired employees to the Employer New Hire Reporting Operations Center within 20 days after the date a new employee is hired. The employee information is entered into a statewide registry and then transmitted to the National Directory of New Hires. The entries on the State and National registries are compared to databases of various state agencies, including the Child Support Program. The information contained in the directories will be used by the Child Support Program to locate parents who have not paid their child support obligations. Once these parents are located, it may be possible to establish new child support orders or modify and enforce existing orders.

◆ **TEXAS WORKERS' COMPENSATION COMMISSION** twcc.state.tx.us
713-943-0800 (TDD: 7-1-1)

1445 N. Loop West, #600. Employers with 15 or more employees, and maintain Workers' Compensation insurance coverage shall adopt a policy designed to eliminate drugs, alcohol, inhalants, and illegal drugs from the workplace. TWCC has a **HEALTH & SAFETY HOTLINE** (1-800-452-9595) for reporting unsafe working conditions, and a **GENERAL INFORMATION HOTLINE** (1-800-252-7031). For outside City of Houston, Call 800-372-7713 for handling Workers' Compensation claims.

◆ **EQUAL EMPLOYMENT OPPORTUNITY COMMISSION** www.eeoc.gov
713-209-3320 (TDD: 713-209-3439)

1919 Smith St., 7th Floor. Title VII of the Civil Rights Acts of 1964 and 1991, prohibits discrimination in hiring, promotion, discharge, pay and fringe benefits, on the basis of race color, religion, sex, or national origin. The **AMERICANS WITH DISABILITIES ACT (ADA)**, as pertaining to employment, is enforced by the EEOC. The U.S. Justice Dept. enforces the ADA as it relates to public accommodations and communications. Employers must display the "EEOC Poster" conspicuously in the workplace. The EEOC also enforces the Equal Pay Act of 1963, the Age Discrimination in Employment Act of 1967, and the Rehabilitation Act of 1973.

♦ **IMMIGRATION AND NATURALIZATION SERVICE** www.ins.usdoj.gov
800-375-5283 & 281-847-7900 (TDD: 800-767-1TDD)

509 North Belt. The Immigration Reform and Control Act of 1986 states that employers should hire only U.S. citizens and aliens authorized to work in the U.S. You must verify employee eligibility for anyone hired after Nov. 6, 1986, and must complete and retain "Form I-9". Call for Handbook M-274. Forms are available by calling 1-800-870-3676.

♦ **OCCUPATIONAL SAFETY & HEALTH ADMINISTRATION** www.osha.gov
281-286-0583 or 281-591-2438

17625 El Camino Real, Suite 400. Certain businesses must maintain records on occupational illnesses and injuries and are subject to OSHA inspections. Most businesses with employees must display the "OSHA Poster".

♦ **U.S. DEPT. OF LABOR, Wage & Hour Division** www.dol.gov
713-339-5500 (New)

9990 Richmond Ave., #202. Inquire as to Minimum Wage Requirements, overtime, and child labor recording under the Fair Labor Standards Act. DOL also has Fair Labor Standards Act and Polygraph Protection Act posters for applicable businesses. Current wage scales are: Federal Minimum Wage- \$5.15/hour; Youth Subminimum Wage- \$4.25/hour; Texas State Minimum Wage- \$3.35/hour (applies to employees not covered by the Federal Fair Labor Standards Act- enforced by the Texas Workforce Commission, Labor Law Dept.). The U.S. DOL also enforces the Family and Medical Leave (FMLA) Act of 1993. The FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to "eligible" employees for certain family and medical reasons.

♦ **PENSION & WELFARE BENEFITS ADMIN.** www.dol.gov/dol/pwba
214-767-6831

The PWBA enforces the Employment Retirement Income Security Act of 1974 (ERISA), which requires administrators of private pension and welfare plans to provide plan participants with easily understandable summaries of plans; to file those summaries with the National PWBA, Summary Plan Description Office at 202-219-8769. PBWA also administers COBRA (Consolidated Omnibus Budget Reconciliation Act) where terminated employees or those who lose health coverage because of reduced work hours may be able to buy group coverage for limited periods of time.

♦ **U.S. SOCIAL SECURITY ADMINISTRATION** www.ssa.gov
1-800-772-1213

Each employee must have a Social Security Number to work in the US. Employers must have proof of employees' SSN's to properly report earnings to the Social Security Administration, and to the IRS for income tax purposes.

FYI!!!

The **WorkSource** is a comprehensive human resources provider serving the 13-county Houston-Galveston Gulf Coast region. We help employers solve workforce-related business problems and individuals make career transition.

- * Job listings posted on public boards and on electronic job banks
- * Referrals to job openings that match skills and experience
- * Resume assistance through workshops and specialized software
- * Copiers, fax machines, telephones and computers available for use in job search efforts
- * Internet access to post resumes, conduct research, and look at job openings
- * Labor market information, including local employment trends
- * A resource library for job searching, career choices, education and training

If you are a job seeker and are interested in obtaining employment services, call 1-888-469-JOBS (5627).

POSTING REQUIREMENTS FOR TEXAS EMPLOYERS

HOUSTON ONE STOP BUSINESS CENTER, P.O. Box 1562, Houston, Tx. 77251 - Ph. 713-247-2982

*Employers Are Required by Law to Display the Following Posters And/or Documents Prominently in Their Place of Business. **Businesses Are Responsible for Displaying All Posters Required by Law.** Call the Agencies Listed below for Posting Procedures and Availability.*

EMPLOYMENT LAW GUIDE

www.dol.gov/asp/programs/guide.htm

US DEPT OF LABOR POSTER PAGE

www.dol.gov/osbp/sbrefa/poster/main.htm

TEXAS WORKFORCE COMM. LABOR LAW PAGE

www.twc.state.tx.us/customers/bemp/bempsub2.html

- ▶ **TEXAS WORKFORCE COMMISSION, Payday Law Unit 800--832-9243 (TDD: 800-735-2989)**
www.twc.state.tx.us
State law requires all employers to post this notice. It advises employees of their rights under the Texas Unemployment Compensation Act (512-463-2747). Employers are also required by the Texas Payday Law to post notice of their paydays.
- ▶ **TEXAS WORKERS' COMPENSATION COMM., 713-880-0206 or 713-943-0800**
www.twcc.state.tx.us
Under the Texas Workers' Comp. Act, employers are required to post notice #6 (in English & Spanish) as to whether or not the employer has workers' compensation coverage, and how employees can report workplace safety violations. Notices illustrating the company's drug policy - and disclosing the purchase or termination of insurance coverage - must be provided to employees.
- ▶ **U.S. EQUAL EMPLOYMENT OPPORTUNITY COMM. 713-209-3320 or 214-655-3355**
www.eeoc.gov/publications.html
A poster entitled, "Equal Employment Opportunity is the Law" meets the requirements of the Age Discrimination in Employment Act of 1967, Title VII of the Civil Rights Act of 1964, and the Civil Rights Act of 1991. The EEOC enforces the Americans with Disabilities Act (ADA) and the Equal Pay Act.
- ▶ **FAIR LABOR STANDARDS ACT - US DOL, 713-339-5500 or 214-767-6897 (Dallas)**
www.dol.gov/osbp/sbrefa/poster/main.htm
Call to find out if your business is required to display the Fair Labor Standards Act and the Polygraph Protection Act posters. U.S. DOL also enforces the "FAMILY AND MEDICAL LEAVE ACT OF 1993". Employers must post a FMLA poster if they have > 50 employees within a 75-mile radius.
- ▶ **U.S. OCCUPATIONAL SAFETY & HEALTH ADMIN. - OSHA, 281-286-0583 or 281-591-2438**
www.osha.gov/pls/publications/pubindex.list#posters1
The "OSHA Poster" explains the Occupational Safety and Health Act of 1970. Dallas regional office- 214-767-4731.
- ▶ **TEXAS TIER TWO REPORT 1-800-452-2791**
www.tdh.state.tx.us/beh/hazcom/
The Texas Tier Two Report is an annual hazardous chemical inventory which provides detailed information on chemicals which meet or exceed specified reporting thresholds at any time during a calendar year. There are two types of thresholds that determine whether a hazardous chemical will be included on the Texas Tier Two Report: There are very low thresholds for any of the listed Extremely Hazardous Substances (500 pounds or the Threshold Planning Quantity in pounds for the specific listed chemical, whichever amount is less). For all other "generally hazardous chemicals" [products which require a Material Safety Data Sheet (MSDS) under the federal Occupational Safety and Health Administration's (OSHA's) Hazard Communication Standard], the threshold for reporting is 10,000 pounds.

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CONTRACT LABOR

HOUSTON ONE STOP BUSINESS CENTER, P.O. Box 1562, Houston, Tx. 77251-1562, Ph: 713-247-2982

"Contract labor" may be the most widely used misnomer in business today. The issue is really whether a given worker is an employee or an independent contractor. In basic terms, an employee is someone over whose work an employer exercises direction or control and for whom there is extensive wage reporting and tax responsibility. An independent contractor is self-employed, bears responsibility for his own taxes and expenses, and is not subject to an employer's direction and control. The distinction depends upon much more than what the parties call themselves.

The Texas Unemployment Compensation Act does not directly define "independent contractor". Instead, it sets forth a broadly inclusive test, known as the "direction or control" or "common law" test, for who is an employee: "employment" means a service, including service in interstate commerce, performed by an individual for wages or under an express or implied contract of hire, unless it is shown to the satisfaction of the Commission that the individual's performance of the service has been and will continue to be free from control or direction under the contract and in fact". By implication, an "independent contractor" would be a person whose services do not meet the above test.

It is important to note that it does not matter that one or both parties may call their arrangement "contract labor". The above definition makes clear that the important consideration is the underlying nature of the work relationship. The law creates a presumption of employment and places the burden for proving otherwise on the employer. It sets forth the primary factor in an independent contractor relationship, namely, the absence of direction and control over the work.

SPECIFIC CRITERIA FOR DEFINING CONTRACT LABOR

Text taken from: www.twc.state.tx.us/news/eftel/specific_criteria.html

Employers often confront these issues over short-term or as needed workers performing services for them. Any employer using what it considers to be "contract labor" should ask itself some questions up front:

Is the service provided by the individuals in question essential to, and an integral part of, the service the employer provides to the public?

The less able an employer is to offer its primary service without the help of the people whose status is at issue, the more likely it is that they will be considered employees. Consider this: if certain services are so essential to a business that it will stand or fall based upon how well those services are performed, the business will naturally want to exercise enough direction and control over the services to ensure they are good. That amount of control can make a company an employer of such workers.

What opportunity for profit or risk of loss is there for the worker? What kind of investment, other than his or her time, does the worker have in the enterprise?

An employee is paid for her time. She would not be expected to provide her own workplace, materials, tools, and supplies, or otherwise to invest her own money in the business. An employee who makes a costly mistake can be fired, but cannot legally be forced to work without pay. An independent contractor, on the other hand, is an independent businessperson with expenses of his or her own. He will be expected to provide or purchase everything he needs to do the job. If he fails to satisfy the customer, he would be required to redo the work for no additional compensation, or else face the risk of non-payment by the customer. These things create the opportunity for profit or loss.

What is the compensation arrangement? Is the compensation negotiated, or is it imposed by the employer?

A true independent contractor's main concern is her own bottom line, not that of the employer. Since she is responsible

for her own overhead, including the hiring of any helpers she may need, there is always an element of negotiation in any bona fide contract for services. Usually, but not always, an independent contractor is paid by the job. It is up to him to figure out how much he needs to finish the job at a profit. If he miscalculates, the loss is his.

Does the individual provide his services to the public at large? Does he advertise his services in newspapers, the Yellow Pages, or specialized journals?

If a person holds herself out to the public as self-employed and available for work for any customer with whom she can negotiate an acceptable price, she is likely to be held an independent contractor. The more the worker advertises, the more it is apparent that she is in business for herself, since an independent business stands or falls based upon its business development efforts.

Is there a non-competition agreement?

Generally, non-competition agreements and independent contractors do not go hand-in-hand. Such a provision in a contract is strongly indicative of an employment relationship, chiefly because it proves that the services in question are directly related to the primary service provided by the employer. If those services were not related, there would be no "competition" and thus nothing against which to guard. The power to keep a person from pursuing his or her own business interests and to force a person to sign such an agreement is typical of the power wielded by employers over employees.

Does the worker provide his services on a continuous basis?

The more long-term, continuous, and exclusive the relationship is, the more likely it is to be employment. Independent contractors, on the other hand, generally perform their work one job at a time and are paid on the same basis.

Is the worker required to provide services under the employer's name? Does she represent herself to the public as being an employee of the employer? On whose behalf are the services performed?

If the general public would perceive the person to be a representative of the employer because of business cards, uniforms, or other advertising, this would be more indicative of an employee than an independent contractor. An employee performs services on behalf of the employer for customers of the employer. An independent contractor performs services on her own behalf for her own customers.

Does the employer retain the right to dictate how the work should be done? Is the worker required to work a certain schedule, to notify the employer if he will not come to work, or to get the employer's approval for any helpers who are hired?

When an employer contracts for outside services, it is normally interested only in the end result, not in the details of how the contractor performs the work. The employer should have no interest in how the independent contractor allocates either his time or that of his helpers. By the same token, the employer would have no interest in the contractor's right to hire his own helpers, beyond the right to contractually specify that anyone providing services on a project must be properly licensed under whatever laws apply to the work.

DEED RESTRICTIONS FAQ

From: www.ci.houston.tx.us/lgl/dr-faq.htm

Deed Restriction Hotline: 713-437-6769

The following are some of the most frequently asked questions (and answers) received by members of the Deed Restriction Enforcement Team regarding deed restriction matters and the City of Houston's authority to enforce them:

Question #1: Why is the City's Legal Department involved in the enforcement of deed restrictions? Doesn't the City of Houston have zoning?

Answer #1: The City of Houston is not zoned. Therefore, it is in the City's interest to help with the enforcement of recorded deed restrictions for the protection of persons who purchase property in restricted subdivisions, for the benefit of all residents, citizens, and taxpayers of the City, and to promote the health, safety, morals, and general welfare of the City.

Question #2: Is there one set of recorded deed restrictions for the entire City of Houston?

Answer #2: No -- deed restrictions adhere to subdivision lines. Example, the recorded deed restrictions for Oak Forest subdivision are valid for only those lots located within the platted area of that particular subdivision. Also note that within the platted subdivision, there could also be the possibility of different sections.

Question #3: How do I get a copy of my deed restrictions?

Answer #3: For most people living in the City of Houston, their property is located in Harris County, so please contact the Harris County Clerk's Office at (713)755-6411 and request a copy. They are located at 1001 Preston (Harris County Administration Building), fourth floor, downtown. If your property is not located in Harris County, then contact the clerk's office of the county where the property is located within (example: the Montgomery County Clerk's Office would be the custodian-of-records for deed restriction records for properties located in Montgomery County) and request a copy of the recorded deed restrictions. Each county charges a nominal fee for copies. A helpful hint - try and have the property's legal description (lot & block number, as well as the name of the subdivision where the property is located) when requesting the records.

Question #4: Who can lodge a complaint regarding an alleged deed restriction violation?

Answer #4: Any resident of the City of Houston can lodge a complaint with the Deed Restriction Enforcement Team - an individual, a neighborhood group, or a civic club representative. Please note that we will stay in contact with the complainant and if the matter goes to court, then we will request that the complainant appear as a witness for the City of Houston.

Question #5: Does an abandoned vehicle qualify as a deed restriction violation that the Deed Restriction Enforcement Team can help with? How about a property that has an excessive amount of junk or debris on it?

Answer #5: No -- however, these matters do fall under the City's nuisance ordinances and can be reported to the Planning & Development Department's Neighborhood Protection Team by calling 311. The citizen will be given a tracking number. To check on the status of such complaint, the citizen should call 311 again and relate the tracking number. To speak to Neighborhood Protection directly, a citizen may call 713.218.5500.

Question #6: How much does it cost to have the Deed Restriction Enforcement Team pursue a complaint?

Answer #6: \$0 -- there is no fee charged.

Question #7: After lodging a complaint, what further involvement is needed from the person making the complaint?

Answer #7: The Deed Restriction Enforcement Team relies on the complainant to keep it informed as to the daily activity of the violation. And if necessary, when the City takes the property owner and/or tenant to court, the complainant will be asked to appear as a witness at trial for the City. See our section on what the City needs to prove a deed restriction violation for more detailed information.

Question #8: Can an attorney from the Deed Restriction Enforcement Team give advice to a private citizen or civic club regarding interpretation of recorded deed restrictions? Is that same attorney available to directly help residents of a subdivision renew/revise/or extend recorded deed restrictions?

Answer #8: No -- attorneys from the City's Legal Department may not give advice or offer an opinion (examples: interpret language in a legal document or provide advice on legal procedures) to private citizens or civic clubs. Individuals and organizations must seek out the services of a private attorney.

Question #9: Is the amount of time that a violation has existed a factor in determining whether the City of Houston can pursue a property owner for violation of deed restrictions?

Answer #9: Yes -- if the property in question has been in continuous violation of deed restrictions since prior to August 1965, then the City cannot pursue a lawsuit to enjoin (stop) the violation. However, if the violation started after that date, the City does have statutory (meaning it has been given to the City by the Texas Legislature) authority to pursue a lawsuit to enjoin (stop) the violation.

Question #10: What is needed by the Deed Restriction Enforcement Team to prove that a violation of deed restrictions is occurring?

Answer #10: Photographs, eyewitnesses, logs of activities, and documentary evidence are all examples. See our section on what the City needs to prove a deed restriction violation for more detailed information. We also have a downloadable activity log form that can be used by complainants.

Question #11: How does the process work in regards to lodging a complaint?

Answer #11: Once the Deed Restriction Enforcement Team receives a complaint, through the mail, from a Council Member, or on the Deed Restriction Hotline, it :

Obtains (through its own title plant) copies of the recorded warranty deed and deed restrictions for the property where the alleged violation is occurring (this is where the City establishes who owns the premises, that the property in question has valid deed restrictions, and that the activity being complained about is in fact prohibited by the deed restrictions);

An investigation is performed (using the Deed Restriction Enforcement Team's own investigators and members of other City departments) to establish that the activity being complained about is in fact taking place*; and

The matter then goes before a staff meeting of attorneys from the Deed Restriction Enforcement Team where the recorded deed restrictions, evidence (or lack of), and other essential factors are examined. It is at this point in the process that the decision is made to (A) send the property owner / tenant a Notice Letter informing him/her that he/she is in violation of the recorded deed restrictions, (B) send the original complainant a letter stating that the file will be closed and the corresponding reasons, (C) or that the matter needs further investigation. Before a lawsuit is filed against a property owner / tenant to enjoin (stop) him/her from violating the deed restrictions, the file is again taken to a staff meeting to ensure that there are sufficient witnesses (these can be neighbors affected by the activity, City investigators, or others with first-hand knowledge of the violation), and supporting evidence.

- Please note that any assistance from the community (this could be the original complainant, the local civic club or homeowners' association, or any individual living in the affected subdivision) is greatly appreciated and an essential part of the Deed Restriction Enforcement Team's investigation. Please contact the Deed Restriction Hotline at 713.437.6769.

FINANCING RESOURCES

HOUSTON ONE STOP BUSINESS CENTER, P.O. Box 1562, Houston, Texas 77251, Ph. 713-247-2982

THE ONE STOP BUSINESS CENTER NEITHER ENDORSES NOR RECOMMENDS THE PROGRAMS LISTED BELOW, AND PROVIDES THIS NON ALL-INCLUSIVE LIST AS A PUBLIC SERVICE. AGENCIES WITHOUT TDD NUMBERS CAN BE REACHED BY DIALING 7-1-1 (RELAY TEXAS) . AGENCIES LISTED ALPHABETICALLY.

ACCION TEXAS (San Antonio-based) 1-888-215-2373

www.acciontexas.org

ACCION Texas provides credit to people with "micro" businesses who do not have access to loans from commercial sources. Loans help stabilize business income and create additional employment. Clients of ACCION Texas typically have lower than average incomes, with a median household income of \$28,800 for a 3-person household. The median asset level of clients' businesses is less than \$5,000. As of December 1996, 76% of ACCION Texas clients were minorities; 64% were Hispanic. Nearly 30% are taxi drivers and 12% are in the food retail industry. Call for details.

BUSINESS CONSORTIUM FUND (BCF) c/o HOUSTON MINORITY BUSINESS COUNCIL: 713-271-7805

www.hmbc.org/benefits/consortium.asp

The BCF is a non-profit minority business development program providing working capital funds to certified businesses (by HMBC). Loans are made at approximate prime rate and range from \$50,000 to \$500,000. Term is a maximum of four years. Loans finance contracts between certified companies which have a contract or a purchase order with a corporate member of the HMBC, where working capital is required to supply the goods or services. Participation in the loan is 75% BCF and 25% Certified bank lender. Ask also about the "Money Match" referral service.

CITY OF HOUSTON ECONOMIC DEVELOPMENT PROGRAMS: 713-837-7701

www.ci.houston.tx.us/departme/planning/planning_dev_web/economic_dev/abt_eco_dev.htm

The Economic Development and Revitalization Division works to provide communities and businesses with access to tools that help strengthen and sustain the local economy. Incentive programs are available to encourage business and industry to choose Houston when making expansion or relocation decisions. Programs administered include Tax Abatement, Brownfield Redevelopment, Development Tax Abatement, Redevelopment Tax Abatement, Residential Tax Abatements, Enterprise Zones, Enhanced Enterprise Communities, Tax Increment Reinvestment Zones (TIRZs), Public Improvement Districts, Historic Tax Exemption, and Municipal Management Districts.

CORPORATION FOR ECONOMIC DEVELOPMENT OF HARRIS COUNTY: 281-590-5600

www.cedhc.com/loan.htm

11703 1/2 Eastex Frwy, Houston. CEDHC provides financial and technical assistance to businesses. The CEDHC service area includes Harris, Fort Bend, Montgomery, Waller, Liberty, Brazoria, and Galveston counties.

MICROLOAN PROGRAM: MicroLoans are fixed rate loans ranging from \$500 to \$25,000. These loans are made directly from CEDHC and are available to start-up or existing businesses.

BUSINESS DEVELOPMENT LOAN FUND: All loans are on a participation basis, with the BDLF providing up to 1/2 of \$250,000 or the total loan request in combination with private lender commitments. All loans are made in tandem with a lender. A letter of commitment from the participating lender(s) is required before CEDHC may process a loan application. The maximum CEDHC commitment to each project is \$250,000.

SBA504 LOAN PROGRAM: Although the total size of projects using CDC financing is unlimited, the maximum amount of CDC participation in any individual project is \$750,000 (or \$1 million for some projects). Typical projects range in size from \$500,000 to \$2 million. The average is \$1 million. The minimum amount of CDC participation is \$50,000. A \$25,000 debenture may be approved in special cases.

EX-IM BANK: 281-721-0465 or 800-565-3946

www.exim.gov/products/index.html

1880 S. Dairy Ashford II, #585. Pre-Export Financing To Help U.S. Exporters Maximize Borrowing Potential. Ex-Im Bank's working capital financing enables U.S. exporters to obtain loans to produce or buy goods or services for export. These working capital loans, made by commercial lenders and backed by our guarantee, provide you with the liquidity to accept new business, grow your international sales and compete more effectively in the international marketplace.

FOUNDATION CENTER: 800-424-9836

www.fdncenter.org

The Foundation Center provides a full line of services and reference materials for new and existing **NON-PROFIT** organizations and businesses.

HOUSTON SMALL BUSINESS DEVELOPMENT CORPORATION (HSBDC): 713-845-2400

www.hsbdc.org

5330 Griggs Rd. The Houston Small Business Development Corporation (HSBDC), a non-profit 501(c)3 organization was established in 1986 by the City of Houston for the purpose of making loans to small businesses. The organization's mission is to stimulate economic growth, combat community deterioration, and foster employment opportunities for low to moderate income citizens. The HSBDC makes Micro-Enterprise and Small Business loans to expanding businesses and works closely with banks and commercial lenders to provide affordable "gap financing". Prospective borrowers, as well as aspiring entrepreneurs, can also take advantage of an array of support services including business planning assistance, office space rental, computer labs, workshops, and much more at the corporation's 160,000-square-foot business complex, the Business Technology Center.

HOUSTON-GALVESTON AREA LOCAL DEVELOPMENT CORPORATION: 713-627-3200

<http://www.h-gac.com/HGAC/Programs/Small+Business/default.htm>

3555 Timmons Lane, #500. Small Business Administration (SBA) 504 Loans. The Houston-Galveston Area Local Development Corporation participates only with the SBA 504 program. We do not offer any assistance pertaining to other non-SBA programs. This allows us to concentrate on the SBA 504 program and provide the best possible service for our clients.

HOUSTON TECHNOLOGY CENTER: 713-658-1750

www.houstontechcenter.org/home/index.asp

410 Pierce St., Houston, TX 77002. The Houston Technology Center (HTC) is a business accelerator and resource center dedicated to supporting, promoting and assisting entrepreneurs and emerging companies emanating from greater Houston's key technology sectors: energy, life sciences, information technology and NASA-originated technology. The HTC provides entrepreneurs and Client Companies with efficient and cost-effective access to a broad network of HTC's leading professional service firms, venture capitalists and mentors. Entrepreneurs also benefit from exposure and networking opportunities provided by HTC events and activities. Guidance from experienced professionals and exposure to other entrepreneurs are also key benefits. The venture capital network and the Houston Angel Network grant entrepreneurs access to necessary capital while providing investors around the nation direct access to Houston-based deal flow.

SMALL BUSINESS INNOVATION RESEARCH PROGRAM- SBIR: 713-773-6527 or 202-205-6450

www.sba.gov/sbir

C/O SBA, 409 SW Washington D.C. 20416. The U.S. SBIR Program provides federally-funded grants to businesses involved in high-tech research and development. Grants of \$50,000+ are available as part of a three-phase funding cycle.

TEXAS DEPARTMENT OF HEALTH FUNDING INFORMATION CENTER: 512-458-7684

www.tdh.state.tx.us/fic/default.htm

The FIC lists public and private funding opportunities available to **registered 501(C)(3) NON-PROFIT organizations** and businesses which provide health related services in Texas. Organizations receive updates on funding opportunities and contracts, as well as a calendar of deadlines.

TEXAS ECONOMIC DEVELOPMENT FINANCE PROGRAMS: 512-936-0100

(administered by the Texas Dept. of Economic Development)

www.tded.state.tx.us/Incentives.htm

Texas Capital Access Fund: The Texas Capital Access Fund was established to increase the availability of financing for businesses and nonprofit organizations that face barriers in accessing capital. Through the use of the Capital Access Fund, businesses that might otherwise fall outside the guidelines of conventional lending may still have the opportunity to receive financing. The essential element of the program is a reserve account established at the lending institution to act as a credit enhancement, inducing the financial institution to make a loan.

Linked Deposit Program: The State of Texas Linked Deposit Program ("Linked Deposit Program") was established to encourage lending to historically underutilized businesses, child care providers, non-profit corporations, and/or small